Case 24-21753-GLT Doc 18 Filed 08/08/24 Entered 08/09/24 00:29:04 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:						
Debtor 1:	Joseph F. Francesconi	Social Security number or ITIN: xxx-xx-6553				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 7/22/24				
Case number: 24–21753–GLT						

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Joseph F. Francesconi	
2.	All other names used in the last 8 years		
3.	Address	332 Lincoln Dr. Pittsburgh, PA 15241	
	<b>Debtor's attorney</b> Name and address	Stanley A. Kirshenbaum P.O. Box 8150 Pittsburgh, PA 15217	Contact phone 412–261–5107
4.			Email: SAK@SAKLAW.COM
5.	Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700
			Date: 8/6/24

For more information, see page 2

Debtor Joseph F. Francesconi Case number 24–21753–GLT

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 11/22/24		
required filing fee by the following deadlines.	a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or			
	<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/30/24		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/18/25		
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> .  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 9/23/24 at 10:00 AM , Location: Same location as the Meeting of Company of Company (1997).	rs on:		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by nc creditors. Parties objecting to the Plan must attend the meeting of of above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed objection firmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn and the plan has been withdrawn and the plan has been withdrawn.	clerk's office and served on the debtor, o later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a citions are not prosecuted at the initial tee may assume and the court may		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts beld according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan at the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

Official Form 309I

# Case 24-21753-GLT Doc 18 Filed 08/08/24 Entered 08/09/24 00:29:04 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re:
Case No. 24-21753-GLT
Joseph F. Francesconi
Chapter 13

Debtor

**CERTIFICATE OF NOTICE** 

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Aug 06, 2024 Form ID: 309iPGH Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2024:

Recip ID		Recipient Name and Address
db	+	Joseph F. Francesconi, 332 Lincoln Dr., Pittsburgh, PA 15241-1904
aty	+	Brent J. Lemon, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15821692		CHASE CARD SRVC/MARRIOTT BONVOY, PO BOX 19850-5299, WILMINGTON, DE 19850-5299
15823567		U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107
15821700	+	WELTMAN WEINBERG & REIS CO LPA, TWO ALLEGHENY CTR NOVA TWR, STE 1302, PITTSBURGH, PA 15212-5411

#### TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: SAK@SAKLAW.COM	Date/Time	Recipient Name and Address
,	2	Aug 07 2024 00:07:00	Stanley A. Kirshenbaum, P.O. Box 8150, Pittsburgh, PA 15217
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Aug 07 2024 00:08:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Aug 07 2024 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 07 2024 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2024 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Aug 07 2024 00:08:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: AISACG.COM	Aug 07 2024 03:59:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bkfilings@zwickerpc.com	Aug 07 2024 00:08:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
15821688	+ EDI: GMACFS.COM	Aug 07 2024 03:59:00	ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901
15821689	Email/PDF: bncnotices@becket-lee.com	Aug 07 2024 00:09:09	AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
15821690	Email/PDF: bncnotices@becket-lee.com	Aug 07 2024 00:09:40	AMERICAN EXPRESS NATIONAL BANK, PO

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ORLANDO, FL 32896-5060

CA 94011-1931

Upstart Network, Inc, PO BOX 1931, Burlingame,

ZWICKER & ASSOC PC, 3220 TILLMAN DR

STE 215, BENSALEM, PA 19020-2028

User: auto

Date Rcvd: Aug 06, 2024 Form ID: 309iPGH Total Noticed: 27 BOX 981535, EL PASO, TX 79998-1535 15821691 + EDI: CAPITALONE.COM Aug 07 2024 03:59:00 CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281 15839429 EDI: CAPITALONE.COM Aug 07 2024 03:59:00 Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083 15821695 EDI: DISCOVER DISCOVER, PO BOX 30943, SALT LAKE Aug 07 2024 03:59:00 CITY, UT 84130 EDI: DISCOVER 15839975 Aug 07 2024 03:59:00 Discover Bank, PO Box 3025, New Albany, OH Email/Text: collecadminbankruptcy@fnni.com 15821696 Aug 07 2024 00:08:00 FIRST NATIONAL BANK OF OMAHA, PO BOX 3128, OMAHA, NE 68103 15821693 EDI: JPMORGANCHASE CHASE CARD/AMAZON, PO BOX 15369, Aug 07 2024 03:59:00 WILMINGTON, DE 19850 EDI: JPMORGANCHASE 15821694 CHASE CARD/SOUTHWEST, PO BOX 15369, Aug 07 2024 03:59:00 WILMINGTON, DE 19850 15821697 + Email/PDF: resurgentbknotifications@resurgent.com LVNV FUNDING LLC, RESURGENT CAPITAL Aug 07 2024 00:09:37 SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587 15821698 + Email/Text: nsm\_bk\_notices@mrcooper.com Aug 07 2024 00:08:00 MR COOPER, LAKE VISTA 4, 800 STATE HIGHWAY 121 BYPASS, LEWISVILLE, TX 75067-4180 EDI: SYNC 15821699 Aug 07 2024 03:59:00 SYNCHRONY BANK/LOWES, ATTN BANKRUPTCY SERVICES, PO BOX 965060,

TOTAL: 24

15823854

15821701

District/off: 0315-2

## BYPASSED RECIPIENTS

Aug 07 2024 00:01:41

Aug 07 2024 00:08:00

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

 Recip ID
 Bypass Reason
 Name and Address

 cr
 NATIONSTAR MORTGAGE LLC

+ Email/Text: bkfilings@zwickerpc.com

^ MEBN

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2024 Signature: /s/Gustava Winters

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District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Aug 06, 2024 Form ID: 309iPGH Total Noticed: 27

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2024 at the address(es) listed below:

Name Email Address

Brent J. Lemon

on behalf of Creditor NATIONSTAR MORTGAGE LLC blemon@kmllawgroup.com lemondropper 75@hotmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Stanley A. Kirshenbaum

on behalf of Debtor Joseph F. Francesconi SAK@SAKLAW.COM

TOTAL: 4